

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 12-40192-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Allen Suber  
aka Allen P. Suber, aka Alan P. Suber  
18 Grover Avenue  
South Amboy, NJ 08879

Social Security No.:  
xxx-xx-9488

Employer's Tax I.D. No.:

---

**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after May 14, 2018 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 13, 2018  
JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Allen Suber  
 Debtor

Case No. 12-40192-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Allen Suber, 18 Grover Avenue, South Amboy, NJ 08879-1935  
 aty +Carlos Sanchez, Lindabury McCormick Estabrook and Cooper, 53 Cardinal Dr,  
 Westfield, NJ 07090-1020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor AMERICAS SERVICING COMPANY AS SERVICER FOR HSBC BANK  
 USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR DEUTSCHE ALT-A SECURITIES, INC., MORTGAGE PASS-THROUGH  
 CERTIFICATES SERIES 2005-AR2 nj.bkecf@fedpne.com  
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
 Deutsche Alt-A Securities, Inc., Mortgage-Pass Through Certificates Series 2005-AR2  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 James A. Rybka on behalf of Creditor City of Newark rybkaj@ci.newark.nj.us  
 Jeanette F. Frankenberg on behalf of Creditor Central Mortgage Company cmecf@sternlax.com  
 Joel A. Ackerman on behalf of Creditor The Bank of New York Mellon formerly known as The Bank  
 of New York as successor Trustee to JPMorgan Chase Bank, National Association as Trustee for the  
 Certificateholders of Structured Asset Mortgage I jackerman@zuckergoldberg.com  
 Joel A. Ackerman on behalf of Creditor The Bank of New York Mellon formerly known as The Bank  
 of New York as successor Trustee to JPMorgan Chase Bank, National Association as Trustee for the  
 Certificateholders of Structured Asset Mortgage bankruptcynotice@zuckergoldberg.com  
 Joel A. Ackerman on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
 York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset  
 Backed Securities, Bear Stearns ALT-A Trust, Mortgage jackerman@zuckergoldberg.com  
 Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. dba Americas Servicing Company  
 bankruptcynotice@zuckergoldberg.com  
 Sean M. O'Brien on behalf of Creditor The Bank of New York, as successor Trustee f/b/o  
 holders of Bear Stearns Asset Backed Securities I, LLC, Bear Stearns ALT-A Trust 2006-1,  
 Mortgage Pass-Through Certificates, Series 2006-1 sobrien@flwlaw.com

TOTAL: 10